

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Robert A. Jones
Debtor

Case No. 18-02461-MJC
Chapter 13

District/off: 0314-5
Date Rcvd: Aug 25, 2021

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2021:

| Recip ID | Recipient Name and Address |
|-----------------|--|
| db | Robert A. Jones, 14 Cotton Ave, Plains, PA 18705-3447 |
| cr | + USAA Federal Savings Bank, c/o Weinstein & Riley, P.S., 11101 West 120th Ave, Suite 280, Broomfield, CO 80021-2756 |
| 5090052 | + Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284 |
| 5071381 | DRIVE CARD, PO BOX 9001006, Louisville, KY 40290-1006 |
| 5078763 | First Associates Loan Servicing, LLC, as agent for Mktplc LG Trust, P.O. Box 503430, San Diego, CA 92150-3430 |
| 5078762 | Gary J. Holt, First Associates Loan Servicing, LLC, P.O. Box 503430, San Diego, CA 92150-3430 |
| 5071382 | + LENDMARK FINANCIAL, 120 EAST END CENTER, Wilkes Barre, PA 18702-6969 |
| 5071383 | + MARINER FINANCE, 765 KIDDER ST, Wilkes Barre, PA 18702-6910 |
| 5093679 | + Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904 |

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------------|---|----------------------|--|
| cr | + Email/Text: bncmail@w-legal.com | Aug 25 2021 18:40:00 | Scolopax, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132 |
| 5071377 | EDI: BANKAMER.COM | Aug 25 2021 22:43:00 | BANK OF AMERICA, PO BOX 15019, Wilmington, DE 19886-5019 |
| 5071378 | EDI: CAPITALONE.COM | Aug 25 2021 22:43:00 | CAPITAL ONE, PO BOX 71083, Charlotte, NC 28272-1083 |
| 5071379 | + EDI: CITICORP.COM | Aug 25 2021 22:43:00 | CITI CARDS, PO BOX 9001037, Louisville, KY 40290-1037 |
| 5071380 | EDI: CRFRSTNA.COM | Aug 25 2021 22:43:00 | CREDIT FIRST, PO BOX 818011, Cleveland, OH 44181-8011 |
| 5089714 | EDI: CAPITALONE.COM | Aug 25 2021 22:43:00 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083 |
| 5086768 | + EDI: CITICORP.COM | Aug 25 2021 22:43:00 | Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493 |
| 5081545 | Email/Text: kramble@lendmarkfinancial.com | Aug 25 2021 18:40:00 | Lendmark Financial Services, LLC, 2118 Usher St., Covington, GA 30014 |
| 5095612 | Email/PDF: resurgentbknotifications@resurgent.com | Aug 25 2021 18:47:58 | LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 5071385 | EDI: AGFINANCE.COM | Aug 25 2021 22:43:00 | ONE MAIN FINANCIAL, PO BOX 9001122, Louisville, KY 40290-1122 |
| 5082586 | EDI: AGFINANCE.COM | Aug 25 2021 22:43:00 | OneMain Financial, PO BOX 3251, EVANSVILLE, IN 47731-3251 |
| 5071386 | EDI: RMSC.COM | | |

District/off: 0314-5
Date Rcvd: Aug 25, 2021

User: AutoDocke
Form ID: 3180W

Page 2 of 3
Total Noticed: 29

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|---------|--|----------------------|--|
| 5071387 | Email/Text: Bankruptcy.Notices@pnc.com | Aug 25 2021 22:43:00 | PAYPAL CREDIT, PO BOX 960080, Orlando, FL 32896-0080 |
| 5095308 | Email/Text: Bankruptcy.Notices@pnc.com | Aug 25 2021 18:40:00 | PNC BANK, 2730 LIBERY AVE, Pittsburgh, PA 15222 |
| 5094783 | EDI: PRA.COM | Aug 25 2021 18:40:00 | PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101 |
| 5194944 | + Email/Text: bncmail@w-legal.com | Aug 25 2021 22:43:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 5194945 | + Email/Text: bncmail@w-legal.com | Aug 25 2021 18:40:00 | SCOLOPAX, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 5097580 | + Email/Text: bncmail@w-legal.com | Aug 25 2021 18:40:00 | SCOLOPAX, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121, SCOLOPAX, LLC, C/O WEINSTEIN & RILEY, PS 98121-3132 |
| 5071388 | EDI: USAA.COM | Aug 25 2021 18:40:00 | SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132 |
| 5079350 | + Email/Text: bncmail@w-legal.com | Aug 25 2021 22:43:00 | USAA FEDERAL SAVINGS BANK, 10750 MCDERMOTT FREEWAY, San Antonio, TX 78288-0544 |
| | | Aug 25 2021 18:40:00 | USAA Federal Savings Bank, C/O Weinstein & Riley, PS, 2001 Western Ave, Suite 400, Seattle, WA 98121-3132 |

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| 5071384 | ## | MARKETPLACE LOAN, PO BOX 503430, San Diego, CA 92150-3430 |

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2021 at the address(es) listed below:

| Name | Email Address |
|-------------------------------|---|
| Carol Baltimore | on behalf of Debtor 1 Robert A. Jones bandicot6@aol.com |
| Jack N Zaharopoulos (Trustee) | |

District/off: 0314-5

Date Rcvd: Aug 25, 2021

User: AutoDocke

Form ID: 3180W

Page 3 of 3

Total Noticed: 29

TWeef@pamd13trustee.com

James Warmbrodt

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkggroup@kmllawgroup.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Robert A. Jones**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **5:18-bk-02461-MJC**

Social Security number or ITIN xxx-xx-0916

EIN -----

Social Security number or ITIN -----

EIN -----

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert A. Jones

**By the
court:**

8/25/21



Honorable Mark J. Conway
United States Bankruptcy Judge
By: Deborah George, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.